

Information notice on the conclusion of a regulated agreement pursuant to Article L. 22-10-13 and R. 22-10-17 of the French Commercial Code

Addendum n °3 to the Shareholders Agreement CA-GIP

Related parties:

- **Mr. Eric Vial**, being both Chairman of the Board of Directors of Crédit Agricole S.A. party to the agreement and Chairman of the Fédération Nationale du Crédit Agricole (FNCA), also party to the agreement
- **Mr. Raphael Appert** being both a director of Crédit Agricole S.A., a party to the agreement, and vice-president of the Fédération Nationale du Crédit Agricole (FNCA), also a party to the agreement
- **Mr. Olivier Auffray**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CATS also party to the agreement
- **Mrs. Gaelle Regnard**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CATS and LCL also parties to the agreement,
- **Mr. Pierre Cambefort**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CATS also party to the agreement,
- **Mrs. Nicole Gourmelon**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CATS, CAPFM and LCL also parties to the agreement,
- **Mrs. Sonia Bonnet-Bernard**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CACIB also party to the agreement,
- **Mrs. Carol Sirou**, being both a director of Crédit Agricole S.A. party to the agreement and a director of CACIB also party to the agreement,
- **Mr. Jean-Pierre Gaillard**, being both a director of Crédit Agricole S.A. party to the agreement and a director of LCL also party to the agreement,

Nature and purpose:

The initial shareholders' agreement concluded on 8 June 2018 between Crédit Agricole S.A., FNCA and other Group entities (CATS, CAAS, CACIB, CAGS, CAPS and LCL) defines the governance rules of Crédit Agricole-Group Infrastructure Platform (CA-GIP), the organisation of relations between the shareholders and the conditions to be met in the event of a transfer of shareholdings.

The sole purpose of amendment No. 3 is to establish the position of Deputy Chief Executive Officer. All other provisions of the Covenant remain unchanged.

Terms and conditions:

Addendum No 3 provides:

- An amendment to Article 2 entitled "Corporate Governance" of the Shareholders' Agreement, by inserting a new Article 2.2 bis "Deputy Chief Executive Officer"

defining the conditions of appointment, the duration of the term of office and the prerogatives attached to this function;

- A consequential adaptation of Article 2.3 entitled “Powers of the Chairman, the Chief Executive Officer and the Deputy Chief Executive Officer”, in order to clarify the distribution of powers and the scope of the powers conferred on the Deputy Chief Executive Officer in the context of his duties.
- A consequential adaptation of Article 2.4.4 (f) in relation to the meetings of the Board of Directors at which the Deputy Chief Executive Officer is invited to attend.
- A consequential adaptation of Article 2.4 5 (c) in relation to collective decisions that may be taken by the Deputy Chief Executive Officer subject to prior approval by the Board of Directors.

Amendment No. 3 will take effect from the date of the last signature and will not constitute a novation of the initial pact. The rest of the pact as amended in its addendum No. 1 and No. 2 remains unchanged.

Addendum 3, authorised by the Council on 12 March 2026, has been signed.

Reasons justifying the interest of the agreement for the company:

This addendum aligns the governance of CA- GIP with the current organisation of Crédit Agricole S.A. and adapts the partnership agreement to the evolution of the tax framework applicable to the activities of CA-GIP following the modification of the specific shared-cost regime. It thus ensures the legal and fiscal compliance of the operation of the Crédit Agricole Group, while maintaining the essential principles of governance and relations between the partners that were defined when this Crédit Agricole Group entity was created.